



## **REDEVELOPMENT AUTHORITY**

### **COVID-19 EMERGENCY SMALL BUSINESS RELIEF PROGRAM**

#### **FREQUENTLY ASKED QUESTIONS**

***Why the short application window?***

Applications are due by 4:00 p.m. June 19, 2020. The quick turnaround is to allow the RDA to review applications and get the process underway to get funds into the hands of our small businesses as quickly as possible.

***What is a “local” business?***

Businesses must be located within the City of Chippewa Falls.

***Are independent contractors eligible to apply?***

Independent contractors are not eligible to apply to this program. The Wisconsin Economic Development Corporation’s *We’re All In* Program is open to independent contractors. Here is a link to this program: <https://wedc.org/programs-and-resources/wai-small-business-grant/>

***Are non-profit organizations eligible to apply?***

Non-profit organizations are not eligible for this program. The Community Foundation of Chippewa County’s *Response, Recovery, Rebuild Fund* is available to Chippewa County non-profits. Here is a link to this program: <https://www.yourlegacyforever.org/funds/response-recovery-rebuild-fund.phtml>

***What is considered a “main facet of our business” that was closed during the Safer at Home Order?***

If a primary business component and revenue stream was forced to be closed by Safer at Home, but you were able to remain open in a reduced capacity. *Example: Dine-in eating converting to carry-out would be eligible.*

***How do I determine the number of full-time equivalent employees at my business?***

One full-time equivalent (FTE) is one or more employees working a total of 40 hours per week. For example, if you have two (2) employees each working 20 hours per week, that is one full-time equivalent (FTE).

***How many grants are available?***

The RDA has allocated up to \$100,000 for this program which could fund 40 or more applications.

***Will the grant awards be taxable?***

Grant funds will need to be reported as income.

***If my business is selected, how will I receive the funds?***

Your business will be mailed a check.

***When will we receive funds?***

Businesses within a Redevelopment Area selected for a grant award should be able to receive funds in mid-late July. Businesses outside of a Redevelopment Area selected for a grant award should be able to receive funds in mid-late August.

***Can I use the funds for inventory, utility payments, online presence or marketing costs?***

No – the RDA has determined that their primary intent is to stabilize the local economy to keep our community vibrant and storefronts occupied to prevent blighting conditions. You may use the funds to reimburse yourself for, or pay, commercial rent, mortgage or lease payments that became due on or after March 17, 2020.

***My lease payments are \$750 per month. Am I still eligible for the full \$2,500 grant?***

No – you are eligible for up to 60 days, or two months, of the monthly lease payment. You would be eligible to receive \$1,500.

***Why is the process different for businesses in a Redevelopment Area and those that are not?***

The Redevelopment Authority's scope of authority varies based on these boundaries. There are extra steps involved in order for the Redevelopment Authority to be allowed to work on projects outside of a Redevelopment Area.

***How do I know if my business is in a Redevelopment Area?***

The City has one limited Redevelopment Area. It is generally in the River Street and Bridge Street areas. Staff reviewing the applications will review applications to make that determination.

***If my business is located outside of a Redevelopment Area, why is there a need for a public hearing to determine if the grant would prevent or eliminate blight?***

A Redevelopment Authority's efforts must be to prevent or eliminate blight conditions.

***Why do you need my landlord information?***

If your business is outside of a Redevelopment Area, a public hearing notice must be sent to them.

***What does it mean to be a blighted property?***

State statute very broadly defines blighted property as: any property within a city, whether residential or nonresidential, which by reason of dilapidation, deterioration, age or obsolescence, inadequate provisions for ventilation, light, air or sanitation, high density of population and overcrowding, or the existence of conditions which endanger life or property by fire and other causes, or any combination of such factors, is conducive to ill health, transmission of disease, infant mortality, juvenile delinquency or crime, and is detrimental to the public health, safety, morals or welfare, or any property which by reason of faulty lot layout in relation to size, adequacy, accessibility or usefulness, insanitary or unsafe conditions, deterioration of site or other improvements, diversity of ownership, tax or special assessment delinquency exceeding the fair market value of the land, defective or unusual conditions of title, or the existence of conditions which endanger life or property by fire and other causes, or any combination of such factors, substantially impairs or arrests the sound growth of a city, retards the provisions of housing accommodations or constitutes an economic or social liability and is a menace to the public health, safety, morals or welfare in its present condition and use, or any property which is predominantly open and which because of obsolete platting, diversity of ownership, deterioration of structures or of site improvements, or otherwise, substantially impairs or arrests the sound growth of the community.

***That doesn't sound like my business or property?***

Good! We don't want it to become one either – and by working with businesses that have been deeply impacted by COVID-19, we are trying to ensure you are able to recover so there does not become numerous empty, vacant storefronts throughout our City.